

Information to identify the case:

Debtor 1	Anthony V. Rocco	Social Security number or ITIN xxx-xx-8106
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Stacie L. Rocco	Social Security number or ITIN xxx-xx-9750
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 20-20159-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony V. Rocco

Stacie L. Rocco
fka Stacie L. Fisher

7/18/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Anthony V. Rocco
Stacie L. Rocco
Debtors

Case No. 20-20159-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Jul 18, 2025

User: auto
Form ID: 3180W

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Total Noticed: 77

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony V. Rocco, Stacie L. Rocco, 6818 Ridge Avenue, Finleyville, PA 15332-1016
15184305	+ Elizur, 9800 A. McKnight Road, Pittsburgh, PA 15237-6032
15184333	Tri Community South EMS, Po Box 8, Indiana, PA 15701-0008

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 19 2025 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 19 2025 04:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jul 19 2025 04:01:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 19 2025 00:17:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15198828	Email/PDF: bncnotices@becket-lee.com	Jul 19 2025 00:20:44	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15184273	+ Email/PDF: bncnotices@becket-lee.com	Jul 19 2025 00:20:07	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15184272	+ Email/PDF: bncnotices@becket-lee.com	Jul 19 2025 00:20:05	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15184274	+ EDI: BANKAMER	Jul 19 2025 04:01:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15184276	+ EDI: BANKAMER	Jul 19 2025 04:01:00	Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
15212221	+ EDI: BANKAMER2	Jul 19 2025 04:01:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15184280	+ EDI: CITICORP	Jul 19 2025 04:01:00	CBNA, Po Box 6217, Sioux Falls, SD 57117-6217
15184278	EDI: CAPITALONE.COM	Jul 19 2025 04:01:00	Cabelas Capital One, Attn Payment Processing, PO Box 71083, Charlotte, NC 28272-1083
15197271	EDI: CAPITALONE.COM	Jul 19 2025 04:01:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

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15184279	EDI: CAPITALONE.COM	Jul 19 2025 04:01:00	Capital One Bank USA, PO Box 30285, Salt Lake City, UT 84130-0285
15204743	Email/PDF: bncnotices@becket-lee.com	Jul 19 2025 00:19:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15184281	+ EDI: CITICORP	Jul 19 2025 04:01:00	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15184282	+ EDI: JPMORGANCHASE	Jul 19 2025 04:01:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15184285	+ EDI: JPMORGANCHASE	Jul 19 2025 04:01:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15184287	+ EDI: CITICORP	Jul 19 2025 04:01:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15184290	+ EDI: CITICORP	Jul 19 2025 04:01:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15211454	EDI: CITICORP	Jul 19 2025 04:01:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15184293	+ EDI: CITICORP	Jul 19 2025 04:01:00	Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
15184294	+ EDI: CITICORP	Jul 19 2025 04:01:00	Citibank/Sunoco, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15184296	+ EDI: CITICORP	Jul 19 2025 04:01:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15184295	+ EDI: CITICORP	Jul 19 2025 04:01:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15251540	+ Email/Text: bankruptcy@clearviewfcu.org	Jul 19 2025 00:18:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-4212
15184298	+ EDI: WFNNB.COM	Jul 19 2025 04:01:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15184297	+ EDI: WFNNB.COM	Jul 19 2025 04:01:00	Comenity Bank, Po Box 182789, Columbus, OH 43218-2789
15184300	+ EDI: WFNNB.COM	Jul 19 2025 04:01:00	Comenity Capital/Davids Bridal, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15184299	+ EDI: WFNNB.COM	Jul 19 2025 04:01:00	Comenity Capital/Davids Bridal, Po Box 182120, Columbus, OH 43218-2120
15184303	EDI: DISCOVER	Jul 19 2025 04:01:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15184301	EDI: DISCOVER	Jul 19 2025 04:01:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15187319	EDI: DISCOVER	Jul 19 2025 04:01:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15263102	Email/Text: ECMCBKNotices@ecmc.org	Jul 19 2025 00:18:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
15184312	Email/Text: collecadminbankruptcy@fnni.com	Jul 19 2025 00:17:00	First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
15184309	Email/Text: collecadminbankruptcy@fnni.com	Jul 19 2025 00:17:00	First National Bank, P.o. Box 3412, Omaha, NE 68197
15189753	Email/Text: collecadminbankruptcy@fnni.com	Jul 19 2025 00:17:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3129, Omaha, NE 68197
15184306	Email/Text: collecadminbankruptcy@fnni.com	Jul 19 2025 00:17:00	First Bank Card/Sheetz, PO Box 2557, Omaha, NE

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15184310	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 19 2025 00:17:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15184307	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 19 2025 00:17:00	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15184308	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 19 2025 00:17:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15184313	+ Email/Text: bankruptcy@huntington.com	Jul 19 2025 00:18:00	Huntington National Bank, Po Box 1558, Columbus, OH 43216-1558
15184314	+ Email/Text: bankruptcy@huntington.com	Jul 19 2025 00:18:00	Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15216779	EDI: JEFFERSONCAP.COM	Jul 19 2025 04:01:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15202686	+ Email/Text: RASEBN@raslg.com	Jul 19 2025 00:17:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15184316	+ EDI: CAPITALONE.COM	Jul 19 2025 04:01:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15184315	+ EDI: CAPITALONE.COM	Jul 19 2025 04:01:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15604015	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 19 2025 00:19:56	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15219810	Email/PDF: resurgentbknotifications@resurgent.com	Jul 19 2025 00:19:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15184318	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jul 19 2025 00:20:30	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
15184317	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jul 19 2025 00:20:37	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15196014	+ Email/Text: bncnotifications@pheaa.org	Jul 19 2025 00:17:00	Navient Solutions, LLC. on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
15210716	EDI: PRA.COM	Jul 19 2025 04:01:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15184319	+ Email/PDF: ebnotices@pnmac.com	Jul 19 2025 00:32:37	Pennymac Loan Services, Po Box 514387, Los Angeles, CA 90051-4387
15184320	+ Email/PDF: ebnotices@pnmac.com	Jul 19 2025 00:20:34	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15221498	+ Email/PDF: ebnotices@pnmac.com	Jul 19 2025 00:20:02	Pennymac Loan Services, LLC, P.O. BOX 2410, MOORPARK, CA 93020-2410
15219228	EDI: Q3G.COM	Jul 19 2025 04:01:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15219227	EDI: Q3G.COM	Jul 19 2025 04:01:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, P.O Box 788, Kirkland, WA 98083-0788
15184849	+ EDI: AIS.COM	Jul 19 2025 04:01:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15184321	+ EDI: SYNC	Jul 19 2025 04:01:00	Synchrony Bank/ Dick's Sporting Goods, P.o. Box 965005, Orlando, FL 32896-5005
15184323	+ EDI: SYNC	Jul 19 2025 04:01:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

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15184322	+ EDI: SYNC	Jul 19 2025 04:01:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15184326	+ EDI: SYNC	Jul 19 2025 04:01:00	Synchrony Bank/Mens Wearhouse, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15184325	+ EDI: SYNC	Jul 19 2025 04:01:00	Synchrony Bank/Mens Wearhouse, Po Box 965005, Orlando, FL 32896-5005
15184329	+ EDI: SYNC	Jul 19 2025 04:01:00	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15184327	+ EDI: SYNC	Jul 19 2025 04:01:00	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005
15184331	+ EDI: SYNC	Jul 19 2025 04:01:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15184332	+ EDI: SYNC	Jul 19 2025 04:01:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15187562	Email/Text: bankruptcy@huntington.com	Jul 19 2025 00:18:00	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539
15184334	^ MEBN	Jul 19 2025 00:02:44	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15212769	Email/Text: BNCnotices@dcmservices.com	Jul 19 2025 00:17:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15184335	EDI: CAPITALONE.COM	Jul 19 2025 04:01:00	Walmart Capital One, Po Box 71083, Charlotte, NC 28272-1083
15184338	+ EDI: CAPITALONE.COM	Jul 19 2025 04:01:00	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463
15184336	+ EDI: CAPITALONE.COM	Jul 19 2025 04:01:00	World's Foremost Bank, 4800 Nw 1st Street, Lincoln, NE 68521-4463

TOTAL: 74

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennymac Loan Services, LLC
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15184275	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15184277	*+	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15184283	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15184284	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15184286	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15184288	*+	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15184289	*+	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15184291	*+	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15184292	*+	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15184304	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15184302	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Pob 15316, Wilmington, DE 19850
15184311	*+	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15218255	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15184324	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15184330	*+	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15184328	*+	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005

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15184339 *+ World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463
15184337 *+ World's Foremost Bank, 4800 Nw 1st Street, Lincoln, NE 68521-4463

TOTAL: 1 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2025 at the address(es) listed below:

Name	Email Address
Christopher M. Frye	on behalf of Debtor Anthony V. Rocco chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Christopher M. Frye	on behalf of Joint Debtor Stacie L. Rocco chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Denise Carlon	on behalf of Creditor Pennymac Loan Services LLC dcarlon@kmllawgroup.com
Matthew Fissel	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmllawgroup.com, wbpcf@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com

TOTAL: 8